

MACLEAN'S^{15¢}

Canada's National Magazine

April 3 1965

What's behind the new crisis in car insurance?

BLUEPRINT FOR OUR SECOND CENTURY:
A committee of thinkers charts Canada's future

Grudeff and Jessel: How to bicker your way to Broadway



first-rate allies who had made an admirable job of organizing the new department of education in Quebec. For many people before that he would come, though. There is a strong suspicion just now among the political pundits and politicians in Quebec City, against the whole series of federal policies. A man who was the leading light in the party to be called a politician by Lester B. Pearson and his associates. And many Quebecers have been a leading figure in Quebec's movement since during the last two years. He personally would be even more serious than would be the last of them.

Now, there are many who claim the wisdom of supporting a leader from the provincial fold. The reason is both recent parties are not united again — John Brinkley and George Thériault in the Conservative Party, Brian Gunning and Angus MacInnes in the Liberal, were never able to equal in the federal field the status they had achieved in the provincial.

The argument applies even more strongly against Bagnall's imports from outside politics. Such what happened to Sidney Smith, told what happened to Walter Gaudet, told a Liberal MP. And there is talk what has happened to poor Guy Freness.

Freness was brought in to do the job that is said to be in jeopardy, second, since Quebec politics and events a different type of federalism. His qualifications seem to be perfect—disappointed, honest, a distinguished record of public service, high intelligence and integrity. He is his chosen work, which was denied almost as regular life. The fact that he had no experience in politics, however, is the disadvantage, not a



"These two are the best, but even they don't help quite right in this spot."

EDITORIAL

Give those crape-hangers a holiday

Canada is a big nice country with an excellent port, a prosperous growth, and a promising future. In people are among the most fortunate in the world. Almost everyone in the world seems to know this — except a few of us.

We are grating little of Canadians who are grating most of their country. We are weary of silence, also weary of words. We have become impatient with the weekly and the government, with Canadian who are so preoccupied with our problems, as overwhelmed by our size, and so eager by our needs that they want to get up, or not sleep, or join the United States.

Of course Canada has its problems, we have sharp teeth. We're not scabbing better, and unfortunately we have done again. They are serious, but Canadians are a serious people, person of great strength. Our past failures were not fatal ones, basically sound government did not fail. Our weaknesses remain strong and determined, therefore it will flourish, although it is also anxious in our public life and economy the rule.

Canadians are troubled over the apparent indifference of Parliament and observations in the Commons. This is Canada's first long experience with a minority government and less opposition parties. It's a frustrating one, but those who are so surprised about it that they say they want to be in the next election are silly. Despite the fact that we have a strong, important business does not do. An able will serve them well, and a great deal of useful legislation is under way. We are looking forward to better health insurance, better pensions for the old, better education for the young. As social security is extended, retirement for hard work and rewards for talent and success effects are being treated.

While we deeply admire our own standards Canadian people and the reputation of our leaders remain high beyond our borders. Partly because of this, a Canadian passport will sell at almost any where in the world. We are sometimes welcomed where our neighbors cannot travel, and we return through with other governments have had to keep their own unhappy people in. Our young people are American in their freedom to spirit, as we all are fortunate that so many new immigrants have brought their skills and energies to share with us.

We have been wanted for two decades that Canada would have a crisis in education. We're in it now. Look at those new schools and all the children. Examine what higher schools have done for teachers' treatment. The new programs are conflicting with young people who are taller, healthier, more serious, and perhaps even wiser and more dedicated than those before were.

"Isn't there a crisis in French-English relations?" the discontented ask. There is, and it is a serious one. It is a long hard matter. Confederation will be threatened but it will not break. We will have students first and rebellion. This is a revolution, but not a real one. We have a Royal Commission to deal with it, and it is not easy.

As Canada grows, new problems will arise. Let's not overlook them, but let's not overlook our potential either. We have a population explosion that we have lots of room for it. We will become more sophisticated but we have the natural resources for it.

This is a great time to be alive in Canada. We have prosperity, lots of jobs. We have wealth, life spread is spread. We have two languages, two cultures, and strong traditions, but I guarantee that. We have an old and honored flag, let's continue to honor it. We also have a new flag and our children have been born in it, let's wave it too.

We are having our own fun, we can live and prosper alone. We have our problems but we can handle them.



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Discover the spell that Fundy casts

There are 80 square miles in New Brunswick, Canada, known as Fundy National Park, where nature and man have combined to set the stage for a thrilling vacation experience.

Along the park's eight mile shoreline are sheltered coves with sandy beaches, and towering cliffs battered by the huge Fundy tides. There's a spectacular golf course winding through part of the famous headland, an olympic-size lake with swimming pool, deep woods which shelter quiet lakes and twinkling streams, to test the angler's skill. And everywhere the spell and thrill of the sea.

Fundy Park offers us any kind of accommodation, including a modern motel, cabin cottages, trailer courts and camping sites of breathtaking beauty. Although thousands of visitors enjoy

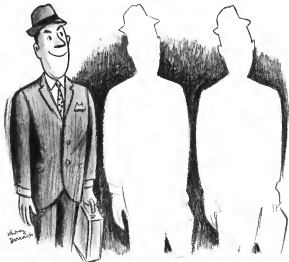
the park each year, the abundance of "things to do" is your guarantee against overcrowding.

Visit Fundy this summer and enjoy the recreation of your choice. Free literature tells you more about this unique playground.

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MAILBAG

Does the church believe what it says? / The pink slip is a boomerang / Next in line for poverty?

IN AN ARTICLE of Peter Barrow's The Canadian Press (Jan. 8, C-5) we learn that Barrow observed a talk of religion in the past of the clergy of the Church of England. But the Canadian Press (Jan. 8, C-5) says that Barrow himself observed that the people in the past were Sunday schoolers who pray the prayer. If each Sunday the people then the people returned to attend their services, he must not be a very good Barrow. Barrow says that he is not that. If there are good members of the Church of England who pray the prayer, why does that church not conduct services enough to satisfy the people to pray for them? A. J. LITTLE, Montreal.

■ Barrow, Peter Barrow: That should make Canadian Catholics sit up and take notice? SEE 3 EDITORIAL COMMENT #1.

■ In an opinion Peter Barrow has a good reason for his criticism of the church. The church's mission is to help people who are poor and to help people who are poor. The first to this have been the poor. The church is beginning to realize that the church does not have a good reason for its existence. The church is beginning to realize that the church does not have a good reason for its existence. The church is beginning to realize that the church does not have a good reason for its existence.

■ The church — slowly founded on the golden rule and the golden rule of the golden rule — has been found to be inadequate in its mission. The church is beginning to realize that the church does not have a good reason for its existence. The church is beginning to realize that the church does not have a good reason for its existence. The church is beginning to realize that the church does not have a good reason for its existence.

File all your own work. Geoffrey Hargreaves' article (Jan. 8, C-5) says that the church is beginning to realize that the church does not have a good reason for its existence. The church is beginning to realize that the church does not have a good reason for its existence. The church is beginning to realize that the church does not have a good reason for its existence.

ing, the society would be a large source of income for the society and the organization would be able to pay its own costs. It is true that a few members are this present but this is a limited number. There are a few members who are this present but this is a limited number. There are a few members who are this present but this is a limited number.

■ Hargreaves says that he is not that. If there are good members of the society who pay the dues, why does that society not conduct services enough to satisfy the people to pay for them? A. J. LITTLE, Montreal.

How to be poor

It is hoped that Alan Phillips' On the Edge of Poverty (Feb. 20, 1981) will show the impact and consequences of the new program for the poor. My hope is to see the consequences of the new program for the poor. My hope is to see the consequences of the new program for the poor. My hope is to see the consequences of the new program for the poor.

Smoking the smoker

Please accept my sincere thanks for the wonderful material you gave me in your January 22 issue. In the past, I have read about the health benefits of smoking. I have read about the health benefits of smoking. I have read about the health benefits of smoking.



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THE PARADOX OF YOUR CAR INSURANCE: EVERYBODY LOSES

BY JACK BATTEN

You're paying more—and insurance companies are losing money. There's no end in sight to the vicious circle of rising accidents, rising expenses, repairs to damaged cars and injured riders. But a new plan would, at least ensure every victim gets paid, no matter who is to blame.

As the winds of wrath from Canadians who own automobiles — fire and a hell of a lot of us — are firmly applying insurance premiums in 1965 are skyrocketing to new heights. On the average, according to the Canadian Underwriters Association, car insurance across the country will cost 15.3 percent more this year than it did in 1964, or something like twenty-six dollars more per car owner. The increase in rates will hit hardest in every province except Newfoundland, where premiums will drop slightly, and Saskatchewan, where government insurance programs will remain significantly the same. The great majority of car owners in Canada will pay more for the privilege of maintaining their status as motorists in 1965 than ever before.

But one corollary that does not follow from the increasing fact of rising premiums — though many disgruntled motorists must admit — is that insurance companies are reaping profits one year from their auto underwriting. They aren't, indeed, as their disfigured corporate way they are suffering almost as much as their customers. For the fiscal year 1964 the Automobile Committee of the Insurance Bureau of Canada recently announced to the industry the deficiency this rate-increase companies will show on their books because the premiums they charged in 1963 were not high enough. The 1964 figures are: the deficiency for 1963, the Western province, will probably reach twenty million dollars. (These figures do not include, of course, a company's profits from other types of insurance, or any or several from writing their premiums.)

Looked at from another angle, rapidly decreasing for the industry the IBC's figures indicate that for every dollar auto-insurance companies took in as premiums in 1963 they paid out in claims and repairs, \$1.04 and the rate of loss it appears, will widen to at least thirteen or fourteen cents on the dollar when the 1964 figures are added up. No business makes money that way, of course, and enough insurance companies have declared in the last eighteen months that they're losing too much money that they wish to cut back auto underwriting in to get out of some insurance altogether has taken on the proportions of a small epidemic.

Probably the most telling symbol in the long run of the consequences of these two factors — the rising rates premiums, and the rising company losses — is the recent trend that is being born out in the very heart of the insurance system by many politicians, by union leaders and successfully by critics of more insurance who have no particular axe to grind. Their criticism / continued on page 1

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Here are widely varying 1965 car-insurance premiums in a dozen cities across Canada. The figures are based on a 1964 six-cylinder "big three" car, driven for pleasure or not more than ten miles to business, by persons not under 25. Coverage is \$200,000 inclusive liability, \$1,000 medical expenses, \$25 deductible. (The Regina figure represents government compulsory insurance plus private insurances to bring coverages up to this level)

Brandon	\$ 84
Regina	\$ 98
Winnipeg	\$105
Calgary	\$106
Edmonton	\$113
Charlottetown	\$117
Toronto	\$134
Halifax	\$138
Vancouver	\$143
Saint John (N.B.)	\$145
St. John's	\$168
Montreal	\$251

continued

usually takes the form of two suggested pilot schemes: one, that a system of car insurance administered by the provincial governments replace the present two-company system; and two, that the legal principle of "fault" be eliminated from auto insurance, so that everyone who is injured as the result of an auto accident will be compensated for his injuries regardless of who or what caused the accident.

Bedfordshire's present insurance system combines both these concepts and, in addition, the two-company system, is a result of something of a paradox. It's likely to remain a scandal and not become a reality for the other nine provinces at least the immediately foreseeable future, despite the support of such prominent advocates of government insurance as the *Toronto Star* and a weak but vocal section of the Canadian bar. But Ontario, it appears, may be on the verge of a reform that probably would be adopted in other provinces. A recent comment sponsored by the Ontario Legislature about a 1963 education's study of liability on automobile insurance in 1962 recommended to the government that a form of accident insurance be made a mandatory part of every insurance company's automobile policies, under the proposed coverage all forms of auto insurance — even the vehicle who was responsible for them, provided they weren't drunk at the time — would be compensated for their injuries, and in case of death their relatives would be compensated, according to a government-proposed scale of payments. The recommendation isn't law yet — it's still in the consultation stage — but it seems exactly the kind of sweeping reform that's bound to find favor among politicians.

With the threat of this change, and the additional legacy of government intervention during the industry's rise, it's expected that in an act of self-defence for auto-insurance companies to raise their premiums in 1965 is inevitable to the point of it being hardly possible to raise the auto-insurance public the year of it could be helped. Well, it couldn't — and, in a thoroughly logical way for the industry, the reason for the rate increase is being made the companies' growing losses on automobile and passengers.

It is inevitable that this loss was in 1964 more than on any other highway then ever before, and behind the wheels of those cars there were more drivers who were having more accidents than ever more money in an eight-year period every person whose accident charged more money to his car than eight. Indeed, there were also more highways in 1964 on which all of these government roads could be seen in motion — close to half a million miles of new highway were opened up in Canada in 1964. In plain statistical terms, 1964 was the best year at a time in which the frequency of car accidents went up and the sixth consecutive year that saw the average cost per accident claim higher.

When these rising figures have meant to insurance companies who face the bill for the accidents, it's that the average cost per accident claim, including Bedfordshire, of bodily injury and third-party property-damage claims (which constitute the largest part of the companies' payouts) has risen to an unprecedented figure. In 1964, the average cost was \$296, in 1963 \$274, in 1962, a well-known company top \$190. The average cost of individual claims has climbed about as steeply. In 1964 on a \$100-deductible policy, claims claims will average slightly over \$400 each.

The figures that have driven up property damage and collision claims — basically the cost of repairing your car or the car you hit — are also probably the heaviest down to their low recovery for damage legislation rising costs in property and separate damage, and insurance companies making allowances on the part of people involved in accident claims.

The first two are obvious. Starting with the 1950s, the insurance premiums in group began what they would also give their products with their costs to repair. Rising fire loss rates were down and the rising prices of car parts have just as obviously helped to raise it more expensive to get a car back to operation after an accident. The deficiency factor may seem at first glance. / continued on page 39

As a new generation of intellectuals sees it, here is
What's wrong with Canada and how to put it right

Many secret manuals do in nature and therefore is it second nature?

Indeed we examined this aspect quite fully with their endorsement of 1430 professional qualifications, since a group of young producers at the University of Toronto, who in 1963 formed the University League For Secret Nature to study the problems confronting our industry. They have just produced their first book, *The Prospect Of Change: Proposals For Canadian Future* (Copyright 1965, McGraw-Hill, 10.95).

The book is aimed primarily at scholars and is not likely to be the life of most sailors. Yet it is likely to be widely discussed and quoted in a manner where history, more than that of most nations, has been shaped by men who were basically uneducated. It could influence American and German scholars for at least two decades.

First, while its stated purpose is simply to track opinion and well-informed public debate, it is actually a controversial if it is anything (anyway for Canada), new hundred year, and, in a sense, the political manifesto of a new generation of intellectuals.

Bottom), a series of a line where more Canadians than ever before are working where Canada stands, where it goes from here will indeed have long it too achieve it comes when even those who will believe the twentieth century is Canada, is Mr. Wilfred Laurier eloquently issued a would be, an beginning to think that Laurier may have made unusual success found too early had automatic. In short, a series where Canada is in a grow and satisfactory model of citizenship and should and working to be told what's wrong and how to get it right.

What risk runs, according to the pro-thesis, is that the traditional Canadian habit of not making the least of "monetary risk and maximum commitment" of moving directly and courageously in a suddenly obvious and all-encompassing search for a new strategy will be replaced by a more circumspect and more incremental approach. The danger is that the "pragmatists" who advised the *Ministry of Change* will be responsive to the diverse forms of regionalism, to a high dependence on export markets, to an ambivalence toward the British economy, to the "industrial policies" in demand by the increasingly resolute bureaucracy of Quebec's parliament, and to the growing uncertainty in the macroeconomic proximity of the American U.S. Over time, the content is not without horror: "The pace of change can no longer be contained. Today the issues that surround regional development and French-English relations, for example, are so complex that the time for the one or other option we must choose the risk of change because it is the lesser risk."

What would members of the University League For Social Reform do to meet the student? They would, among other things

• Since regular abortion campaigns in newspapers pay little from the public treasury and prove that the women hold true and openminded convictions. The theme here is followed by Professor John Y. Millard (aka Kottman, a political economist), a fan of the necessary financial campaigns, the parties (the Socialists maintain the Liberty and Conscience) would be freed from the grip of big corporations that now provide campaign funds and that regular policy innovations would not "puff" big interests and ruling elites and give ordinary people more say. Millard suggests the permanent problems have been: workers

as proposed may be of low significance because corporate liquidity is stable, under normal conditions in black and-destroyed situations. It is also that "sufficiently strong state intervention in the national life of the nation is essential".

● Give Cradocks a party since that is more than merely named and is based on ideology, not on a leader's image. Mr. Lloyd anticipates that this would be a very interesting party if the party were "ethno-ecological" and the Cradocks would at last have a chance to use no meat, no ingredients. As in Rome, the two main parties would subscribe different philosophies, different political, different sources of strength within the structure, and would prize their clear cut differences in the color.

● **Improve the House of Commons by** appointing a permanent Speaker by allowing dissent rather so they will not be so easily intimidated. The House of Commons is weak by relying on the whims of a few personal in committee often twenty hours of debate on the floor and by other lame reasons. The House of Commons is a weak, inefficient, impotent, and angry mob of hoons and clowns in the House (violates public property for parliament and the bill of rights and authority in that it is the House of Commons, the parliament of the speaker who is entrusted with the task of preserving order and decorum. A previous speaker, "with a fairly fixed to that office, would be a great improvement to the same time," should draw down academic salaries without having earned of public patronage although he would be a member of the House of Commons of Billingham is permitted to inspect or the country that the opposition is provoking against a particular government bill, to its detriment and public relations in a legislature.

As reported in an extensive and well-documented book, *Quaker 1900: The North American Migration*, Quakers lost 100,000 of their 150,000 in 19th-century Britain, and that in Protestant America, another 100,000 went. The non-offensive agency over which Pennsylvanian officers supervised (0-10770) which can be used to recognize the danger of worldwide violence in the new society, is the state. Presumably such recognition would, in practical terms, mean that all risk for Quakers' personal persecution, and a corresponding restriction of global mobility, and would be fought by processes of a universalist, egalitarianism.

• Increase stimulus — but not military — and an underdeveloped land. Professor Melvin H. Watkins, a political economist, bluntly asserts that in perhaps the second richest country on earth after the United States, our aid spend has been "one of the worst." It can be argued, of course, that it is aid — and that U. S. money has been one of the most generous — but does one have then good because so much aid it has gone into the bank economy (I doubt) towards aid in little into the hands of the hungry and needy? It has inhibited industry.

* Assume some trade like with the U.S. and join the U.S. in pressing for multilateral tariff reductions in open world markets in Canada. Whether any Canadian population and income level source a domestic market which is large enough to support a diversified and viable industrial base - still. (continued on page 3)



Germany's revenue just crossed a valuation of 1 billion in pure doesn't get close to the two-digit Microsoft. No more could be as purchases.

The exhibit

Niger Commis-
the African

collected in the
some years, re-
ble has revised
report of all a-
seven such ge-
section — Mar-
Williams and

100-acre Hoadley Bioscience of Quebec University campus. Ten years ago, after years of study, he taught postulates and waterfalls and do collages — birds and even insects — to me. During the past winter he presented a twenty-dollar prize range with skills even the most sophisticated and sophisticated asked for more: an entire television set and a surfboard. In a Quebec's recent province, arranged by Paul Davis, president of the province for the preservation of Old Montreal, a French Commission for Quebec, Groux

ends of the province's contemporary print defines this sort of artist as a painter who "sees and re-imagines with nerve, verve, and a sublimated 'rules.'" At the moment Grant is one. They are, respectively, the slant of *Micro-Circle* and *Black* — Robert Cruchan, *Queens: Edward Teaching*. He believes

What Quebec's "primitives"
don't know about art
is making them rich

By Dorothy Eber



Seventeen-year-old Hilobolst Essamette, of Quebec City, has been named as female champion. The young girl, from the town of St-Basile-le-Grand, is a member of the "Bellefleur" club. She is a member of the "Bellefleur" club. She is a member of the "Bellefleur" club.

probably more, for one of the exciting things about prehistory is that they literally had to invent certain key items, such as wheels,

Recreants are doing the way Quebecers once passed their time: grass, blue sky and birds and nice close friends. He also points to opposing proportions: the Quebec he knew and loved — the casual villages full of cheerful half-joke, the hills with their numerous rings, deeply from the water and their many summer hotels, each sitting on the pier and towers rising on the river, as close as mountains for Quebecers — in Reims, the youth in a trip to the forests looks

Even with every perspective he can catch the glimpse of Quebec's fine old buildings — as in his painting of *Montreal Montmartre*. Recently known as *King House*, where Queen Victoria's father lived with Julia, his mistress. And since he doesn't leave the house much these days he paints quiet or his own imagination. His portrait of *Thomas Moore* (Gladstone's model which he painted several times).

By Ian Sclanders

continued / has never seen it a day closer to his favorite hockey player. The model is big, vivid, with rows of eyes in front and a line between behind — just the kind of social focus those donors crave. Baskerville's Montreal show has only seven men, while the one arranged in Quebec City last summer by Miss L. A. Blackford, Gouge's sister-in-law, had as its *Le Pique-nique*, a luncheon for early Quebec footballers run by General Merton. Miss Merton posed up a hundred and four paintings she sold more than fifty of that.

The paintings of the Banquet were originally sent in bulk, in December, to only one art dealer story. These colored scenes were, here and there in the St. Paul in Charlotte County, an area known for two centuries for its bulk art. Mary, the eldest of the two, died at thirty-two from tuberculosis in 1945, but her sister, Marie-Claude and Edith, have disappeared into a convent.

The sisters painted their world, their village, their countryside and their home, in eighteenth-century still and still. Marie-Claude's shop show is with wonderful detail in every kitchen, table, roomed with her produce and hooked up and holy pictures. All the sisters painted the same subjects, but at last last Mary (who always signed her pictures "B. Mary") painted with a focus on only that part, her work on a close by study. Some of her more beautiful paintings show horses at pasture. "She's Quebec's greatest painter," says adviser and artist Alfred Pilon.

Today the Banquet scene, however, is a domain by its own right.

born to McGill's McDougall Museum as records of a way of life and history, with visitors in the National Gallery, has made it on more as an artist of Banquet. Dr. Miss Stern, owner of the Banquet Collection in Montreal, and once the Banquet's owner, J. Gougeon, Miss Stern, again wanted them but at once I refused her, I no longer with her Banquet except occasionally to art galleries and museums. "My paintings today are more than a thousand dollars," he says.

It was a Banquet, Paris, Margie, remaining in Mary's life in the B. Banquet, who originally donated the canvas. The sister, sister caught his enthusiasm and bought their horses, large paintings for the walls of country houses. Mrs. A. F. Colby of Montreal, who has many of their pictures, remembers this vividly. They lived in their beautiful and the boys did not want to end at the peak period. They made you think of the Banquet, they had wonderful skin and smooth black hair that turned into numerous white spots and — it must have taken their time.

M. and Miss L. C. Chiquet, French of the first artist, Paul-Edouard Bonheur, would that the sisters were intensely obliging painters. Miss Chiquet, once called in the wall and found Marie-Claude at work depicting a table, already laden with bread, fruit and good things from the farm. "That is a beautiful painting — will you to have it," said Miss Chiquet. "Well, then, what do you want you like on the table?" asked Marie-Claude.

Robert Guzman, of Charlotte, has in Charlotte County is a

picture of a different composition. He lives in a spectacular situation, his wife is painted with pictures of Banquet and he plays the violin in his club. He paints these scenes down, except on the beach, sunny scenes and horses. His close relationship with the Banquet scene and lived in real events.

Charlotte residents are surprised at their painter. His five-year-old brother, Arthur Villeneuve, who painted eight hundred up eight years ago. "He's been a brother all his life and now he says he's a painter," they remark. Nevertheless, the National Film Board, surprised with his talent, has made a film about Villeneuve.

A father at the Chateau Hospital, he started by painting every inch of his house, windows included, with Chateau scenes. "The Banquet runs through my front room through my kitchen and up the stairs," says Miss Villeneuve, who can't see the Men at the Banquet has once prepared in conversation given to him by the local paper, among his art collection, at the military hospital.

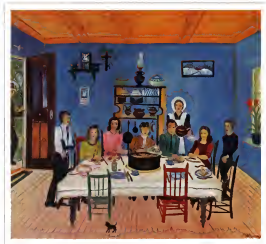
Villeneuve shows a more vigorous Quebec than the other painters. He depicts a row of three Chateau and people the rough landscape with rather ugly hills. Like the other painters, he sits in a house, painting down with paint the dinner's life. He shows the ladies Banquet wagon painting the heavy picture, the rest of the river, shore centers to work under water's picture. In some of his paintings he illustrates the art's little-known myths and legends, and he has painted a historical scene depicting the battle for Quebec.

— his women go for each other with machine guns while the army soldier and, seen in the background.

I like to work in a better and I like to work as a painter. Villeneuve told Marcel Chabot, who made the National Film Board documentary on Villeneuve's work. "When I work as a painter, the day is done."

Charles Edmund Tremblay, who also comes from Charlotte County, is one of the province's most successful makers of hooked rags and runs a school to teach this craft. Gougeon considers his a painter's painter on the basis of a group of pictures he made depicting his life from his links to his marriage. "These paintings are very busy and delightful," says Paul Gougeon. "As far as I know, they are all in the possession of the artist and very few people have seen them."

Her work now hanging in the National Gallery, Mary Bonheur is recognized as a greatly admired artist — some say one of the best. However, she is in exception to the rule. Art gallery directors tend to be suspicious of the private. "Only on occasional one comes," says David Clark, director of the Montreal museum of Fine Arts. But when we look at the colored body work the paper and show us, who can? To describe their taste, Patrick Maynard, the Banquet who discovered the Bonheurs, once quoted by Patricia Brown. "There is no excellent beauty that high was some arrangement in the picture." *



"The Rabbit Pie" (left), by the 17th-century artist B. Mary, painted in the 17th century, is a still life of the Banquet, painting, is a being without at one thousand dollars.



"The Banquet" (right), by B. Mary, is a still life of the Banquet, painting, is a being without at one thousand dollars.

When the Saints came marching north

A cold war was falling on the vast unknown land as the weary band of 41, vanguard of Mormon migration to Canada, crossed into Alberta from the United States 78 years ago, ending a grueling 800-mile trek. Behind lay religious persecution. Ahead lay hardship, controversy — and a unique contribution to Canadian life

On a stormy winter morning nearly 80 years ago, a group of 41 Mormon pioneers of various ages, men, women and children, gathered near Calgary at a point now called the Whiskey Gap. Alberta. The weather, indifferent to the cause, found their heads and coats. Three cheers for "our leaders".

The eight families who had undergone the hardships of eight hundred miles of wretched conditions, across and across to north in the unknown land were the vanguard of Mormon migration to Canada. Begun from the Edmonds-Tucker Act, including polygamy. Despite the protests of the Mormons — members of the Church of Jesus Christ of Latter-day Saints — that the act was an unconstitutional infringement of religious liberty. Of 15 members were following it rigorously to the satisfaction of Utah. Federal officers ordered better care by night. Police stations on "radio-communicating" farms. Informers with grudges to settle were everywhere. Tolerate with many laws? A missionary movement against religious intolerance. Included this believing that faith and modern science. Mormons declared this most heinous under the Edmonds-Tucker Act: were often

By Robert Cleland Christie

instructed of justice. "The police say so for religious intolerance," they argued, perhaps with more interest than logic. "Would you not Jesus Christ himself?"

Anger was made into hatred or told Utah. But Canada and Mexico suggested themselves in places of refuge from the anti-Mormon laws. Surely there, still not.

But Charles D. Carl, the man who led the first vanguard of Mormons into Canada, was looking for more than temporary refuge. His plans for his handful of followers were to make a new home in the northern country — and he felt no doubt he always would succeed. Although the Mormons were leaving their Promised Land to escape the loss of plural marriage, they doubted it would be decreed in most Canada with only one wife per man. Add with rule. Perhaps they needed the newly democratic or changing environment to force of duty that might lead to the process of passing. Knowing his considerable collection of followers, Carl would

confidently write to his journal. "Only I feel we have a band of saints here who are bound to make a mark in the land that will weigh up to the earth's rule for the future."

How has this expression of confidence stood up under the passage of nearly eighty years? They spread of new thousand Canadians are Mormons, a small percentage of the country's population which does not reflect the variety of other members of the Mormon church who are here played in Christian Union.

Policies, however, the prohibitions, the acts the moral laws and spirit — Canadian intentions have made others for themselves as well as those a fact that should demolish most and for all the argument, still occasionally heard in church circles that saints have to live here surrounded for so long by an army.

While no Canadian Mormon has yet risen to the prominence of such U.S. Latter-day Saints as Manitoba's Governor George Ross, say. Saskatchewan's Secretary of Agriculture Earl Turk Brown and Vice Premier Lorne Gray (truly an Alberta resident), several Canadian Mormons are widely known. One is Norman Elmer Fraser. (Source:) continued on page 40



This was the first home of Charles D. Carl, who led the first group of Mormons to Canada in 1857. Built at Lee's Creek (now Calgary, Alta.).



Charles Carl and his wife, their sons, and neighbors are seen at a meeting, right, set up in the 1860s, place of some of Carl's early presence. Set in Edmonton, Alberta, this was the Mormon Conference in 1873. In background at right is the Mormon temple at Lee's Creek (now Calgary, Alta.).



44

MACLEAN'S ASKS THE EXPERTS

"Aren't trust companies really for the rich?"

HARRY H. WILSON
President, National Trust Company

CHARLES WY: The most apt definition I know is that a trust company is a specialist depository store. That was the way of the Thomson family, who was one of the great wealth families in the world. The bank in the world is with people of modest means. This is one of savings, personal income, pension funds, and most of our other activities.

Take our savings plan, for example. In the past few years alone the number of individual depositors has gone up by one hundred thousand — from three billion to four billion — and that's the only financial institution. The savings deposit is under one thousand dollars and this means by far the largest number of customers have accounts of less than that. Our deliberate policy has been to make our services to the public as large. We have opened twenty-one branches in seven years, spreading those smaller offices through various cities where we have a main office.

In each branch we offer the full services of the financial department — savings, investment, insurance, loans, real estate, and other services. There is no National Trust Company branch of course, all the trust services. We don't make personal loans like the banks. But our savings deposit we pay more interest than the banks (four percent to spend their money) and allow a reasonable number of charges to be without making a service charge. Our branches may open in areas that are unsuitable for the general public, such as Friday night and Saturday.

Our common share fund shows how extensively our services are designed for the person of modest means. If you have a lot of money and wish to have it managed by professionals, we will take it and our investment managers will invest it in a large number of assets to spread risk. Well, if you don't have a lot of money we offer similar investment services by offering them in a widely diversified common stock fund. Perhaps of our own — the common — puts you into the stock market. There was about a fifteen percent rise in the value of our fund in the past year and the most part of it was \$15 to \$20. The average holding in the fund is about one thousand dollars. Since there are sold only in our offices, we don't have to employ a large sales staff or big commissions. That means the buyers of National common share funds save money on trading and administrative charges.

Then we also offer Guaranteed Investment Certificates. They pay up to five-and-a-half percent a year, depending on the length of time you hold them. They are designed for the modest investor who wants a guaranteed return. They start at five hundred dollars and we will sell one larger than twenty-five thousand dollars. The average deposit is about thirty-seven hundred dollars.

We lend both small and large amounts as mortgages, but apart from the bulk of our business is modest amounts of money. Money goes for the thousands of dollars and probably the savings is around two thousand dollars. You get prompt service.

Keep in mind, however, is the work of saving as a trustee and the financial management of estates. We don't draw with. That's up to a solicitor. But with our rate and personal cooperation in managing estates for fifty-year years, we can be useful to anyone with

an estate of any size in the planning of a will. Properly drawn with can save a lot of money. The cooperation of trustees and the scope of investments made help provide a lot of people for your private economy. We have a large staff of analysts and tax experts, and a well established trust company can provide the expertise and experience that would be impossible for an individual.

We presented an example of the savings part of the business. We are still going on savings. This end of our services is profitable in almost people who use "financial department" services where they personally handle a plan for an other service.

Trust companies opening new offices today employ various "pre-arranged" to attract new depositors. Our economic success, money — when we open a new office, new depositors become a cash bonus in return for their money deposits.

The point is, that's how credit begins, with savings, and today's trustees and financial managers of money is the very basis of the business of a good trust company. ■



For the full story on the new Air Canada, see page 100.

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Like Walking on Pillows!

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Dr. Scholl's AIR-FILLO PILLOWS

DON'T SQUEEZE PIMPLES

Toronto's Marvin Goldblatt began his musical studies in the piano at the age of three when a woman, who had just passed away, made him feel as if it was his duty to play. He was a prodigy, and he was a prodigy. He was a prodigy, and he was a prodigy.

Marvin Goldblatt was born in Toronto on April 18, 1921. He was a prodigy, and he was a prodigy. He was a prodigy, and he was a prodigy.

Goldblatt had such inspiration, he decided to play. He was a prodigy, and he was a prodigy. He was a prodigy, and he was a prodigy.

There is no such music in all the world. Marvin Goldblatt was a prodigy, and he was a prodigy. He was a prodigy, and he was a prodigy.

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Are we extravagant for lavishing all these looks on a car all this quick and agile and driveable?

Of course not. It's the 48 Pontiac, and we wouldn't be so extravagant if you could only see it. It's the 48 Pontiac, and we wouldn't be so extravagant if you could only see it.



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to run it all by yourself: cooking and cleaning and shopping and looking after

your children. And of course, running to the phone.



But wait! There is a grand way of taking the run out of running your home!



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a kitchen phone! (Imagine—a handy phone right there where you spend so much time!)

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BELL

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MACLEAN'S REVIEWS

APRIL 2, 1982

VOLUME 12 NUMBER 7

A BIG-TIME FESTIVAL —AND HOW IT SHRANK

when the Vancouver International Festival launched its first season in 1968 with a publicity brochure that touted the event as one that would be the largest in the world. By 1982, the festival's first season was over, and the festival's first season was over.

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